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ABSTRACT

This booklet summarizes findings from the National Postsecondary Student Aid Study, concerning graduate and first-professional students. The booklet's introduction indicates that, of the 2.8 million postsecondary students enrolled in 1995-96, 56 percent were enrolled in master's degree programs, 12 percent in doctoral programs, 12 percent in first-professional programs, and 20 percent in nondegree programs. The next section provides more detail on master's degree students, breaking down enrollments into the following categories: business administration (where 51 percent of students received financial aid); education (where 41 percent received aid); and arts or science (where 58 percent received aid). The section on doctoral degree students notes that 70 percent were in Ph.D. programs, 12 percent in Ed.D. programs, and 18 percent in other doctoral programs. This section notes that while two-thirds of Ph.D. students received financial aid, relatively few Ed.D. students received financial aid, reflecting the predominantly part-time enrollment and full-time employment of ED. students. The section on first-professional students notes that 74 percent borrowed money to finance their education an average of $47,700 for law students and $55,900 for medical students graduating in 1995-96. Data are presented in 10 tables and charts. (DB)

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GRADUATE AND FIRST-PROFESSIONAL STUDENTS

NATIONAL POSTSECONDARY STUDENT AID STUDY 1996

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GRADUATE AND FIRST-PROFESSIONAL STUDENTS

NATIONAL POSTSECONDARY STUDENT AID STUDY 1996

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Excerpted from
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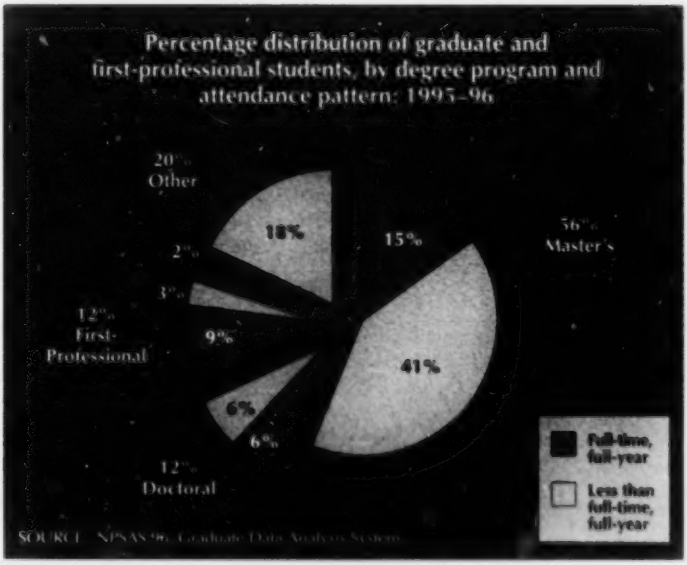
At MPR Associates, Leslie Retallick designed the graphics and layout and Barbara Kridl edited the text.

Of the 2.8 million students enrolled in graduate and first-professional education in 1995–96, 56 percent were enrolled in master's degree programs, 12 percent in doctoral programs, 12 percent in first-professional programs, and 20 percent in nondegree programs. Graduate and first-professional students do not constitute a homogeneous group. Their demographic characteristics, when they enroll relative to earning their bachelor's degree, how they combine work and studying, and how they finance their education all vary by degree program. Some of the major differences are related to level—master's, doctoral, or first-professional—but others are related to the type of degree program within level as well. Students earning a Master of Business Administration (MBA), for example, are different in a number of ways from students pursuing a Master



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of Arts (MA) or a Master of Science (MS) degree. In 1995–96, the National Postsecondary Student Aid Study (NPSAS:96) for the first time collected information on the specific type of degree students were pursuing. Short profiles of the students seeking selected types of graduate and first-professional degrees are presented here.

Master's Degree Students

Among master's degree students, business and education predominated as fields of study, with almost half of the students at this level seeking either an MBA (19 percent) or a master's degree in education (28 percent). Another 29 percent were seeking an MA or MS in a field other than education, and the remaining 24 percent were seeking other types of master's degrees (such as a Master of Social Work, Master of Fine Arts, or Master of Arts in Library Science). Although the first three groups share the common characteristic of mainly less than full-time, full-year attendance, they differ in their demographic characteristics, work patterns, and methods of financing their education.

Business Administration (MBA)

Relatively few MBA students (9 percent) enrolled within a year of earning their bachelor's degree. The other 91 percent delayed their enrollment for a year or more, and about 60 percent waited at least 3 years. The majority of MBA students were in the 25- to 34-year-old range, with an average age of 31 years. Seventy percent of MBA students were male, and 73 percent were white, non-Hispanic.

Employment is a major part of the typical MBA student's life: 87 percent worked while enrolled, and of those who worked, 76 percent worked full time (35 or more hours per week). Also, among those who worked, 85 percent described themselves as employees who decided to enroll in school as opposed to students who were working to meet their expenses. MBA students enrolled in 1995–96 had an average 1994 income of about $36,500. Part-time and/or part-year attendance was the norm, with 76 percent attending less than full time, full year in 1995–96.

MBA students were more likely than the other master's-level groups profiled here to enroll in a private, not-for-profit institution (59 percent, compared with 39 percent of education master's students and 34 percent of MA/MS students in fields other than education). About one-half (51 percent) of all MBA students received some type of financial aid.

Education (MEd, MAT, MA, MS, Other)

Students in education can earn a number of different master's-level degrees, including a Master of Arts (MA), Master of Science (MS), Master of Education (MEd), or Master of Arts in Teaching (MAT), among others. Often, different institutions award different degrees for similar programs. To get an accurate picture of master's-level graduate study in education, therefore, this analysis includes not only students enrolled in MEd and MAT programs but also students enrolled in MA, MS, and "other" master's programs whose major field of study was education. Using this categorization, 28 percent of all master's students were in education.

Master's Degree Students

(Percentage distributions)

TOTAL

STUDENT CHARACTERISTICS

Gender

Male

Female

Age

Under 25

25–29

30–34

35–39

40 and over

Average age

Race–ethnicity

American Indian/Alaska Native

Asian/Pacific Islander

Black, non-Hispanic

Hispanic

White, non-Hispanic

Other

Citizenship

U.S. citizen

Noncitizen, eligible to vote

Noncitizen, not eligible to vote

Federal aid

Average 1994 income

(includes spouse's

income if married)

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Master's Degree Students—continued

ENROLLMENT CHARACTERISTICS

Years since bachelor's

Attendance pattern

Institution type

EMPLOYMENT CHARACTERISTICS

Primary role if working

NOTE: Percentages may not sum to 100 because of rounding. ~ = less than 0.5 percent.

SOURCE: NPSAS:96, Graduate Data Analysis System

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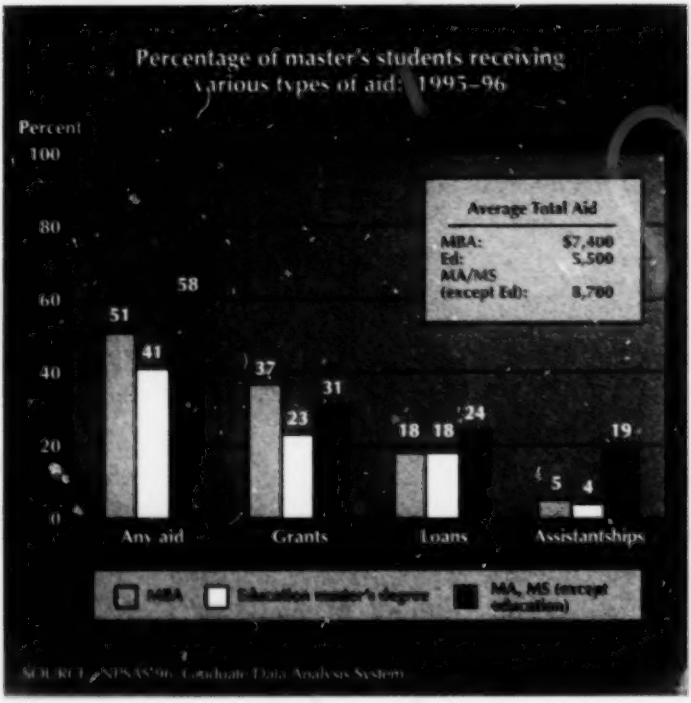

The relatively large proportion of master's students in education is related to teacher certification and recertification requirements and salary and advancement incentives for teachers and school and district administrators to continue their education.

In some ways, education master's students were similar to MBA students. For example, in 1995–96, relatively few in either program received federal loans, about two-thirds received any aid, and 70 percent or more of those receiving aid received grants. Other ways in which they were similar are discussed in the text. In addition, in both programs, most students worked while enrolled

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(86 percent of education master's students and 87 percent of MBA students). Also, in both programs, a majority considered themselves to be primarily employees who enrolled in school rather than students who worked to meet expenses (75 percent of education students and 85 percent of MBA students). However, students pursuing master's degrees in education were less likely than MBA students to enroll full time, full year in 1995–96 (16 percent versus 24 percent).

Demographically, however, the two groups were different. Education master's students were slightly older than MBA students on average (44 years versus 31 years), and considerably more likely to be 40 years or older (32 percent versus 14 percent). In addition, education students were predominantly female (74 percent), while MBA students were predominantly male (70 percent). Education students were less likely than MBA students to be Asian/Pacific Islander and more likely to be black, non-Hispanic. Fifty-nine percent of master's students in education received no financial aid, making them the least likely of the master's-level groups profiled here to receive aid.

Arts or Science (MA, MS), Except Education

The noneducation MA/MS students were spread across many fields of study, with no one field predominating: 21 percent were in engineering, computer science, or mathematics; 16 percent were in health fields; 16 percent were in the humanities; 14 percent were in life and physical sciences; 12 percent were in social sciences; 12 percent were in business-related fields; and 10 percent were in other fields. Seventy-six percent graduate school within a year of receiving their bachelor's degree.

Like the MBA and education master's students, the majority of noneducation MA/MS students attended less than full time, full year (72 percent). However, their work patterns were quite different from those of the other two master's-level groups. While similar percentages of all three groups worked while enrolled (83 to 87 percent), the noneducation MA/MS students were less likely to work full time while enrolled than the other students (48 percent versus 67 percent of education master's students and 76 percent of MBA students). Furthermore, among those who worked, the noneducation MA/MS students were much more likely than the others to consider themselves students working to meet expenses rather than employees enrolled in school (57 percent versus 15 percent of MBA students and 25 percent of education master's students).

On average, the noneducation master's students had lower incomes (including spouses' incomes if married) than the MBA and education master's students ($30,000 versus $36,000 and $37,000, respectively). Fifty-eight percent of the noneducation MA/MS students received financial aid, averaging $8,700 for those with aid. They were much more likely than MBA and education students to have assistantships (19 percent versus 4 percent of education master's students and 5 percent of MBA students).

Doctoral Degree Students

The enrollment patterns of doctoral degree students differed from those of master's degree students in 1995–96. For example, doctoral students were much more likely than master's degree students to enroll full time, full year (46 percent versus 26 percent).

The demographic characteristics of master's and doctoral students differed as well. While women outnumbered men (56 percent to 44 percent) at the master's level, students at the doctoral level were predominantly male (61 percent). Similar proportions of master's and doctoral degree students were black, non-Hispanic (about 7 percent) or Hispanic (4 to 5 percent), but doctoral students were more likely than master's students to be Asian/Pacific Islander (17 percent versus 10 percent). This difference was due, at least in part, to the relatively large number of foreign students at the doctoral level: 10 percent of doctoral students, compared with 4 percent of master's students, were noncitizens not eligible for federal financial aid.

At the doctoral level, 70 percent of the students were enrolled in Doctor of Philosophy (PhD) programs; 12 percent were enrolled in doctoral programs in education (EdD); and 18 percent were enrolled in other doctoral programs (such as Doctor of Business Admin-istration, Doctor of Fine Arts, Doctor of Engineering, and Doctor of Public Administration). The two groups profiled here, PhD and EdD students, differed from each other quite notably in terms of their demographic, enrollment, and employment characteristics.

Doctoral Degree Students

(Percentage distributions)

	All doctoral-level	PhD student	EdD student
Total	100	100	100
STUDENT CHARACTERISTICS			
Gender			
Male	61	63	46
Female	39	37	54
Age			
Under 25 years	10	10	6
25–29 years	32	36	16
30–34 years	24	23	20
35–39 years	13	13	15
40 years or over	21	18	43
Average age	33	32	41
Race–ethnicity			
American Indian/Alaskan Native	0	1	0
Asian/Pacific Islander	4	4	3
Black, non-Hispanic	7	7	12
Hispanic	4	4	5
White, non-Hispanic	69	69	67
Other	2	2	2
Citizenship			
U.S. citizen	83	82	88
Noncitizen, eligible for federal aid	6	6	6
Noncitizen, not eligible for federal aid	10	12	6
Average 1994 income (includes spouse's income if married)	$43,000	$39,000	$58,000

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Doctoral Degree Students—continued

	All doctoral level	PhD students	EdD students
Enrollment characteristics			
Years since bachelor's			
Less than 1 year	4	5	1
1–2 years	23	24	13
3–6 years	53	53	44
7 years or more	20	17	39
Attendance pattern			
Full-time, full-year	30	31	16
Full-time, part-year	8	6	9
Part-time, full-year	32	30	49
Part-time, part-year	10	9	26
Institution type			
Public	63	64	49
Private, not-for-profit	33	32	50
Private, for-profit	3	4	1
Employment characteristics			
Worked at all	96	96	98
Worked 35 hours per week or more	86	87	83
Primary role if working			
Student (graduate assistantship, part-time job, etc.)	14	10	18
Employee (non-faculty)	76	79	62

The field "Total graduate level" is not represented in the other columns.

NOTE: Detail may not add to total because of rounding. Zeros represent values less than 0.5 percent.

SOURCE: NPSAS:96, Graduate Data Analysis System

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Doctor of Philosophy (PhD)

Among students enrolled in PhD programs in 1995–96, 25 percent began their graduate program within a year of earning their bachelor's degree. Another 27 percent enrolled 1–2 years after earning their bachelor's degree, and the remaining half enrolled 3 or more years later. The average PhD student was 32 years old. They were distributed across a range of fields of study: 26 percent were in social or behavioral science fields; 21 percent were in life sciences; 17 percent were in engineering, computer science, or mathematics; 13 percent were in the humanities; and 23 percent were in "other" fields.

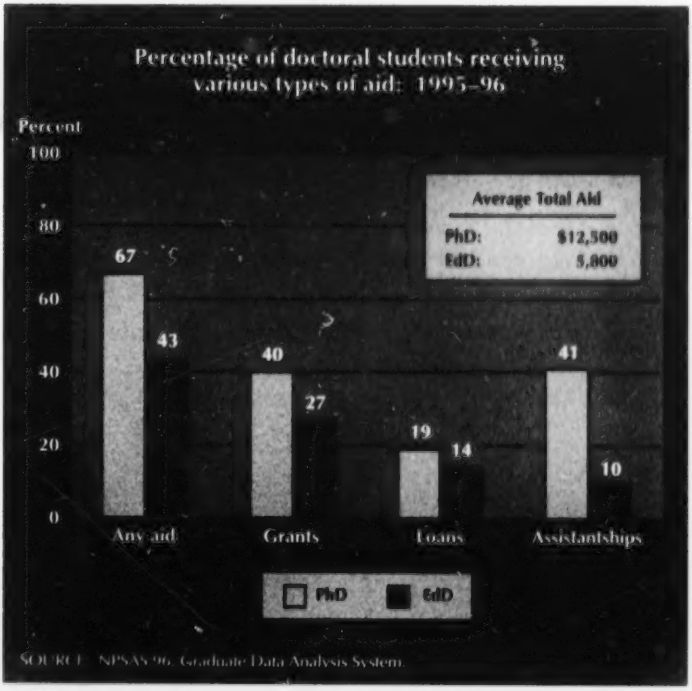
Sixty-two percent of all PhD students were male; 69 percent were white, non-Hispanic, and 17 percent were Asian/Pacific Islander. Twelve percent were noncitizens not eligible for federal financial aid. The noncitizen group was heavily concentrated in science (30 percent) and engineering/computer science/mathematics (31 percent). In these two areas, they accounted for 17 percent and 21 percent, respectively, of all PhD students.

About half (51 percent) of all PhD students enrolled full time for the full year. About three-quarters (76 percent) worked while enrolled, and among those who worked, the average number of hours worked per week was 31. Nevertheless, 80 percent of all PhD students who worked (and 87 percent of those enrolled full time, full year) considered themselves students working to meet expenses rather than employees who decided to enroll in school.

In most cases, students' work appeared to be related to their studies. More than 9 out of 10 thought that their work was helping to

prepare them for their career (93 percent) and was giving them experience for future employment (92 percent). These data reflect the large proportion of PhD students (41 percent) who had teaching or research assistantships.

Two-thirds of all PhD students received some type of financial aid. The percentage of PhD students receiving assistantships (41 percent) was much higher than that for master's students (10 percent), EdD students (10 percent), or first-professional students (4 percent).



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*Doctor of Education (EdD)**

Students who enroll in EdD programs relatively rarely start within a year of earning a bachelor's degree (5 percent in 1995–96). Instead, they typically return after a number of years of teaching or working in an administrative position, often so they can advance in their careers or move to a higher position on a salary schedule. Seventy-nine percent of EdD students had delayed at least 7 years after they earned their bachelor's degrees before beginning their graduate programs. Consequently, students pursuing an EdD tended to be much older than PhD students. Fifty-nine percent were 40 years or older (versus 17 percent of PhD students), and their average age was 41 years (versus 32 years for PhD students).

Relatively few EdD students enrolled full time, full year (16 percent versus 51 percent of PhD students). Virtually all EdD students worked while enrolled (98 percent), and 83 percent worked at least 35 hours per week. Eighty-two percent of those who worked described themselves as employees who decided to enroll in school as opposed to students working to meet expenses. In this way, they were quite different from PhD students, among whom 80 percent described themselves as students working to meet expenses. EdD students who were working while enrolled had average incomes (including their spouses' incomes if married) of $59,000 in 1994.

*There are additional doctoral-level students in education; they earn PhD degrees. In 1995–96, 7 percent of PhD students were in education. Generally, EdD students are oriented toward teaching or administration, while PhD students are oriented toward research and postsecondary faculty positions. However, there are many exceptions, and some institutions prepare students for both types of careers but offer only one doctoral-level degree in education.

Reflecting their predominantly part-time enrollment and full-time employment, EdD students were much less likely than PhD students to receive financial aid. In fact, their aid pattern resembled that of master's students in education.

First-Professional Students

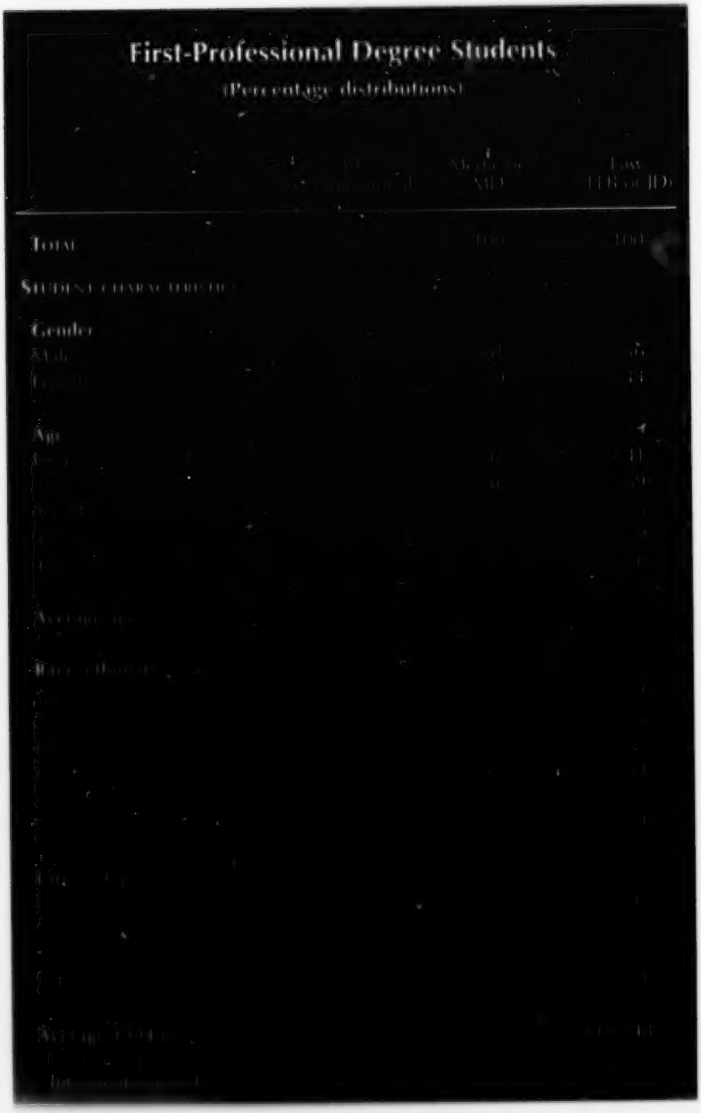
First-professional programs include medicine, other health-related fields (such as chiropractic, dentistry, optometry, osteopathic medicine, pharmacy, and veterinary medicine), law, and theology. In 1995–96, 44 percent of all first-professional students were enrolled in law school; 33 percent were pursuing a health-related degree other than an MD; 20 percent were enrolled in an MD program; and 3 percent were studying theology.

With an average age of 28, first-professional students tended to be younger than master's degree or doctoral students, whose average ages were 32 and 33 years, respectively. First-professional students also were much more likely to enroll full time, full year (81 percent versus 26 percent of master's students and 36 percent of doctoral students).

In terms of financing their education, the principal way in which first-professional students differ from master's and doctoral students is their heavy reliance on borrowing, even when considering only full-time, full-year students. About three-quarters (74 percent) of full-time, full-year first-professional students borrowed in 1995–96, compared with 43 percent of full-time master's students and 27 percent of full-time doctoral students. Full-time, full-year first-professional students borrowed more, on average, as well: $16,900 versus $11,500 for master's degree students, and $10,800 for doctoral students.

First-Professional Degree Students

(Percentage distributions)



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First-Professional Degree Students—continued

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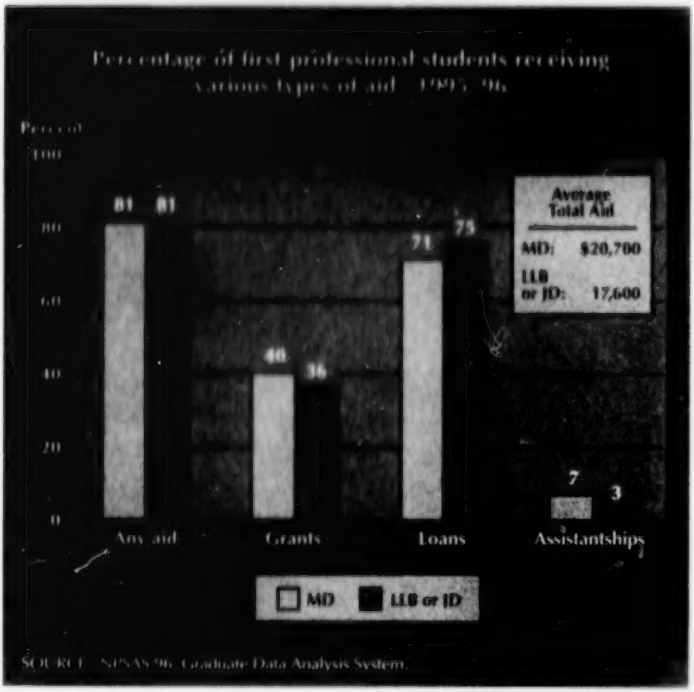
Fifty-seven percent of first-professional students borrowed the maximum Stafford loan, which was $8,500. They were far more likely to do so than were master's students (12 percent) or doctoral students (9 percent).

Medicine (MD)

In 1993–94, medical students tended to enroll either immediately after receiving their bachelor's degree (57 percent) or within 1 to 2 years (another 23 percent), and almost all (93 percent) enrolled full time, full year. The majority of medical students were male (61 percent). In addition, medical students were most likely to be white, non-Hispanic (63 percent) or Asian/Pacific Islander (21 percent).

Although 31 percent of medical students worked while enrolled, 88 percent of those who worked considered themselves primarily students working to meet expenses. Among students who worked, the average number of hours they worked per week was 27. Thirty-two percent of the medical students who worked but considered themselves primarily students reported that working conflicted with their classes.

Eighty-one percent of all medical students received some type of financial aid, and the average amount received by aided students was $20,781. Medical students were much more likely than any other students enrolled here except law students to take out loans (73 percent versus between 14 and 31 percent of other groups). Among those who borrowed, [illegible]



Law (LLB, JD)

Although law students were less likely than medical students to enroll immediately after receiving their bachelor's degree (39 percent versus 57 percent), the majority still enrolled within 4 years of graduating. The majority of law students attended full time, full year (77 percent). However, this was a lower percentage than for medical students (91 percent).

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The majority of law students were male (56 percent). In addition, the majority were white, non-Hispanic (75 percent). Asian/Pacific Islanders made up a smaller proportion of law students (5 percent) than of medical students (21 percent).

Fifty-six percent of all law students worked while enrolled, a greater proportion than medical students, 31 percent of whom did so. Like medical students, however, most of those who worked considered themselves students working to meet expenses (83 percent for law students and 88 percent for medical students).

Eighty-one percent of law students received some financial aid (the same percentage as medical students). The average amount received by aided law students was $17,600. Like medical students, they depended heavily on loans, with 75 percent borrowing in 1995–96. Among those who completed school in 1995–96, law students had borrowed an average of $47,400 for their graduate education.

Conclusion

Graduate and first-professional students constitute a diverse group. Some of the major differences among students seeking various types of degrees have been summarized here. One of the clear differences is how the various groups combine school and work. At the master's level, graduate study is primarily a part-time activity. MBA students and students seeking master's degrees in education are particularly likely to work full time while enrolled and to consider themselves primarily employees who have decided to go to school as opposed to students working to pay their expenses. PhD students, on the other hand, are

more likely to enroll full time. While many of them work while enrolled, many of their jobs are related to their studies (such as assistantships), and most consider themselves primarily students rather than employees. EdD students appear to be very different from PhD students. They tend to enroll at a much later stage in their careers and attend part time while continuing to work full time. First-professional students tend to enroll soon after earning their bachelor's degrees and attend full time.

Students in the various types of degree programs differ in terms of how they finance their education as well. For example, master's degree students in fields other than education are more likely than other master's-level students to get assistantships. The majority of master's degree students in education receive no aid at all. Two-thirds of all PhD students received some type of aid in 1995–96. Consistent with the fact that they tended to be enrolled part time and to work full time, the majority of EdD students did not receive any aid. Law and medical students, most of whom attend full time, rely the most heavily on loans. Law students graduating in 1995–96 borrowed an average of $47,400 for their graduate education, and medical students borrowed an average of $55,900.

NPSAS:96 Reports from NCES

Reports

National Postsecondary Student Aid Study 1995–96 (NPSAS:96). Methodology Report. 1998 (NCES 98-073)

Profile of Undergraduates in U.S. Postsecondary Education Institutions: 1995–96. 1998 (NCES 98-084)

Student Financing of Undergraduate Education: 1995–96. Forthcoming (NCES 98-076)

Student Financing of Graduate and First-Professional Education, 1995–96. 1998 (NCES 98-083)

Data Analysis System (DAS) CD. 1998 (NCES 98-077)

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